



No.CTL/DEB/16-17/375

August 02, 2016

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (Formerly known as GDA Trusteeship Limited) ("Debenture Trustee") hereby confirm that; we have received and noted the information as per the Letter dated May 31, 2016 received from **Annapurna Microfinance Private Limited** ("the Company"), as specified under regulation 52 (4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Regulations"), provided to us by "the Company" for the financial year ended March 31, 2016.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited
(Formerly known as GDA Trusteeship Limited)


Authorised Signatory

Catalyst Trusteeship Limited.

Mumbai Office : Office No. 83-87, 8th floor, Mittal Tower, 'B' Wing, Nariman Point, Mumbai - 400 021. Tel: +91-22-48220555 • Fax: +91-22-48220505
Regd. Office : GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038. CIN. U74999PN1997PLC110262
Tel: +91-20-25280081 Fax: +91-20-25280275
Bengaluru Office : D II - 207, Shriram White House, Netaji Subhashchandra Bose Road, 15th Cross, 6th Main, R. T. Nagar, II ndBank, Bengaluru - 560 032.
Delhi Office : B-22, Ansal Chambers - 1, 3, Bhikaji Kama Place, New Delhi - 110066.
Chennai Office : First Floor, No. 28, Ganapathy Colony, III Street, Teynampet, Chennai - 600 018.



Annapurna Microfinance (P) Ltd.

Company Regd No : U52234OR1986PTC015931

Corporate Office :-
Plot No. 1215 / 1401, Khandagiri Bari,
Infront of Jayadev Vatika,
Bhubaneswar - 751 030, Odisha, India.
Email : info@missionannapurna.org
Website : <http://www.ampl.net.in>

To
The Manager,
Bombay Stock Exchange Limited,
P J Towers, Dalal Street,
Mumbai - 400001, India

Dear Sir,

Re : Compliance under Listing Agreement for the half year ending on 31.03.2016

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and the Listing Agreement thereunder, as mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange:

Details of listed NCDs:

SN	Series / Tranche	Date of Allotment	Date of Listing	No. of NCDs	Face value (Rs. in lacs.)	Amt. of Issue (Rs. in cr.)	Latest Rating
1	ANNAPURNA 13.90 (CBO-I)	28/03/2014	08/05/2014	200	5.00	10.00	ICRA BBB+(SO)
2	ANNAPURNA 14.75 (A.A.V.Sarl)	27/06/2014	07/07/2014	292	10.00	29.20	ICRA BBB
3	ANNAPURNA 11.88 (CBO-IV)	31/07/2014	19/08/2014	150	10.00	15.00	ICRA A+ (SO)
4	ANNAPURNA 14.70 (BO- I)	08/10/2014	13/10/2014	240	10.00	24.00	ICRA BBB/Stable
5	ANNAPURNA 14.70 (BO- II)	27/11/2014	05/12/2014	150	10.00	15.00	ICRA BBB/Stable
6	ANNAPURNA 13.50 (CBO-V)	02/12/2014	10/12/2014	150	10.00	15.00	ICRA BBB+ (SO)
7	ANNAPURNA 13.75 (Triodos- I)	04/12/2014	10/12/2014	15 45	1.00	15.45	ICRA BBB/Stable
8	ANNAPURNA XIRR 13.25 (CBO-VI)	23/01/2015	06/02/2015	100	10.00	10.00	ICRA A- (SO)
9	ANNAPURNA 14.70 (BO- III)	29/05/2015	09/06/2015	384	10.00	38.40	ICRA BBB



10	ANNAPURNA 13.50 (CBO-VIII)	23/06/2015	06/07/2015	110	10.00	11	ICRA A (SO)
11	ANNAPURNA XIRR 12.75 (CBO-X)	26/08/2015	02/09/2015	150	10.00	15	ICRA A- (SO)
12	ANNAPURNA 14.00 (Microvest)	14/09/2015	23/09/2015	330	10.00	33	ICRA BBB
13	ANNAPURNA 12.70 (CBO-XI)	23/09/2015	06/10/2015	200	10.00	20	ICRA A- (SO)
14	ANNAPURNA 13.60 (A.A.V. Sarl, Symbiotic-II)	04/12/2015	17/12/2015	396	10.00	39.60	ICRA BBB
15	ANNAPURNA 13.70 (Triple Jump-I)	08/12/2015	17/12/2015	2004	1.00	20.04	ICRA BBB
16	ANNAPURNA 13.70 (Triple Jump-II)	10/12/2015	17/12/2015	2670	1.00	26.70	ICRA BBB
17	ANNAPURNA 14.90 (IFMR Capital-I)	15/03/2016	23/03/2016	200	10.00	20.00	ICRA BBB
18	ANNAPURNA 14.90 (IFMR Capital-II)	28/03/2016	20/04/2016	50	10.00	5.00	ICRA BBB

2. We confirm that the proceeds the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
3. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
4. The Asset Coverage Ratio is 1.17 times.
5. The Debt Equity Ratio is 6.79 as on 31st March, 2016
6. Debt service coverage ratio is 9.10 as on 31st March, 2016.
7. Interest service coverage ratio is 12.32 as on 31st March, 2016.
8. Net worth as on 31st March, 2016 is Rs. 119,76,14,117.
9. Net profit after tax is Rs. 18,18,98,890 on 31st March, 2016.



10. Earning per share is Rs. 6.26 (basic) and Rs. 5.43 (diluted) on 31st March, 2016.

11. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 31.03.2016 are as under:

Details of redemption & payment of interest during last half year ending 31.03.2016:

a)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.90 (CBO-I)	Principal & Interest	15 Oct, 2015	44,82,608.00	15 Oct, 2015
		15 Nov, 2015	44,46,365.00	15 Nov, 2015
		15 Dec, 2015	43,92,176.00	15 Dec, 2015
		15 Jan, 2016	43,53,311.00	15 Jan, 2016
		15 Feb, 2016	43,06,482.00	15 Feb, 2016
		15 Mar, 2016	42,53,808.00	15 Mar, 2016

b)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.75 (Symboitic-I)	Interest	13 Nov, 2015	2,17,12,000.00	13 Nov, 2015

c)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 11.88 (CBO- IV)	Principal & Interest	28 Oct, 2015	7,81,171.00	28 Oct, 2015
		28 Nov, 2015	1,08,07,391.00	28 Nov, 2015
		28 Dec, 2015	6,83,524.00	28 Dec, 2015
		28 Jan, 2016	1,07,06,473.00	28 Jan, 2016
		28 Feb, 2016	6,05,504.00	28 Feb, 2016
		28 Mar, 2016	1,05,66,306.00	28 Mar, 2016

d)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- I)	Interest	08 Oct, 2015	1,67,31,833.00	08 Oct, 2015

e)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- II)	Interest	27 Nov, 2015	1,05,14,541.37	27 Nov, 2015



f)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.50 (CBO-V)	Principal & Interest	02 Oct, 2015	72,30,761.00	02 Oct, 2015
		02 Nov, 2015	71,96,201.00	02 Nov, 2015
		02 Dec, 2015	71,00,130.00	02 Dec, 2015
		02 Jan, 2016	70,60,886.00	02 Jan, 2016
		02 Feb, 2016	69,93,455.00	02 Feb, 2016
		02 Mar, 2016	68,82,051.00	02 Mar, 2016

g)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.75 (Triodos)	Interest	04 Dec, 2015	1,06,50,976.00	04 Dec, 2015

h)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA XIRR 13.25 (CBO- VI)	Principal & Interest	23 Oct, 2015	48,51,994.00	23 Oct, 2015
		23 Nov, 2015	48,30,591.00	23 Nov, 2015
		23 Dec, 2015	47,66,332.00	23 Dec, 2015
		23 Jan, 2016	47,42,159.00	23 Jan, 2016
		23 Feb, 2016	46,97,793.00	23 Feb, 2016
		23 Mar, 2016	46,22,057.00	23 Mar, 2016

i)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- III)	Interest	29 Nov, 2015	2,69,17,221.07	29 Nov, 2015

j)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.50 (CBO- VIII)	Principal & Interest	23 Oct, 2015	55,56,541.00	23 Oct, 2015
		24 Nov, 2015	56,06,728.00	24 Nov, 2015
		24 Dec, 2015	54,94,481.00	24 Dec, 2015
		22 Jan, 2016	54,17,501.00	22 Jan, 2016
		24 Feb, 2016	54,80,563.00	24 Feb, 2016
		24 Mar, 2016	53,24,918.00	24 Mar, 2016

k)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA XIRR 12.75 (CBO- X)	Principal & Interest	26 Oct, 2015	75,79,479.00	26 Oct, 2015
		26 Nov, 2015	76,58,619.00	26 Nov, 2015
		28 Dec, 2015	76,38,043.00	28 Dec, 2015
		26 Jan, 2016	74,44,272.00	26 Jan, 2016
		26 Feb, 2016	74,63,201.00	26 Feb, 2016
		28 Mar, 2016	73,99,200.00	28 Mar, 2016



l)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.00 (Microvest)	Interest	15 Dec, 2015	1,16,44,932.00	15 Dec, 2015
		15Mar, 2016	1,14,92,764.43	15Mar, 2016

m)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 12.70 (CBO-XI)	Principal & Interest	23 Oct, 2015	1,03,08,246.00	23 Oct, 2015
		23 Nov, 2015	1,02,89,566.00	23 Nov, 2015
		23 Dec, 2015	1,01,43,859.00	23 Dec, 2015
		25 Jan, 2016	1,02,35,117.00	25 Jan, 2016
		23 Feb, 2016	99,19,782.00	23 Feb, 2016
		24 Mar, 2016	98,92,685.00	24 Mar, 2016

n)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.60 (Symboitic -II)	Principal & Interest	NA	NA	NA

o)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 (Triple Jump 1-Micro Build B.V.)	Principal & Interest	NA	NA	NA

p)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 (Triple Jump -2 (Mikrokredit fonds)	Interest	15 March, 2016	96,00,516.00	15 March, 2016



q)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) - I	Principal & Interest	NA	NA	NA

r)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) - II	Principal & Interest	NA	NA	NA

12. The assets of the Company which are secured for the NCDs issued and are sufficient to discharge the claims of the debenture-holders as and when they become due.
13. The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
14. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.04.2016 to 30.09.2016 are as under:

Details of redemption & interest due in the next half-year:

a)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.90 (CBO-I)	Principal & Interest	15 April, 2016	42,13,428.90	

b)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.75 (Symboitic - I)	Interest	13 May, 2016	21,476,000.00	



c)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 11.88 (CBO- IV)	Principal & Interest	28 April, 2016	5,04,585.55	
		28 May, 2016	1,04,88,129.39	
		28 June, 2016	4,03,668.44	
		28 July, 2016	1,03,90,483.51	
		28 Aug, 2016	3,02,751.33	
		28 Sep, 2016	1,03,02,651.33	

d)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- I)	Interest	06 April, 2016	17,688,329.00	

e)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- II)	Interest	27 May, 2016	10,994,795.00	

f)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.50 (CBO-V)	Principal & Interest	02 April, 2016	68,58,139.00	
		02 May, 2016	67,73,177.00	
		02 June, 2016	67,23,126.00	
		02 July, 2016	66,42,244.00	
		02 Aug, 2016	65,87,962.00	
		02 Sept, 2016	65,20,379.00	

g)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.75 (Triodos-I)	Interest	04 June, 2016	10,767,380.00	

h)

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA XIRR 13.25 (CBO- VI)	Principal & Interest	23 April, 2016	46,09,361.00	
		23 May, 2016	45,52,077.00	
		23 June, 2016	45,20,829.00	
		23 Jul, 2016	44,66,516.00	
		23 Aug, 2016	44,32,196.00	
		23 Sept, 2016	43,88,031.00	



i)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.70 (BO- III)	Interest	29 May, 2016	28,069,770.00	

j)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.50 (CBO- VIII)	Principal & Interest	22 April, 2016	52,78,461.00	
		24 May, 2016	52,99,721.00	
		24 June, 2016	52,27,654.00	
		22 July, 2016	51,20,149.00	
		24 Aug, 2016	51,63,907.00	
		23 Sept, 2016	50,62,902.00	

k)

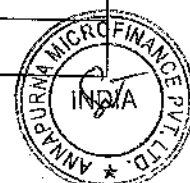
Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA XIRR 12.75 (CBO- X)	Principal & Interest	26 April, 2016	72,65,139.00	
		26 May, 2016	72,38,533.00	
		27 June, 2016	72,38,708.00	
		26 July, 2016	70,86,006.00	
		26 Aug, 2016	70,80,101.00	
		26 Sept, 2016	70,16,100.00	

l)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.00 (Microvest)	Interest	15 Jun, 2016	1,16,13,115.00	
		15 Sept, 2016	1,16,13,115.00	

m)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 12.70 (CBO-XI)	Principal & Interest	25 April, 2016	99,09,414.00	
		23 May, 2016	96,35,115.00	
		23 Jun, 2016	96,90,474.00	
		25 Jul, 2016	96,46,712.00	
		23 Aug, 2016	94,43,868.00	
		23 Sept, 2016	94,36,023.00	



n)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.60 (Symboitic -II)	Interest	13 May, 2016	2,37,55,660.00	

o)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 (Triple Jump 1- Micro Build B.V.)	Interest	5 April, 2016	89,26,561.00	
		5 July, 2016	68,26,193.00	

p)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 13.70 Triple Jump -2 (Mikrokredit fonds)	Interest	15 Jun, 2016	91,94,721.00	
		15 Sept, 2016	91,94,721.00	

q)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) - I	Interest	15 April, 2016	25,24,044.00	
		16 May, 2016	25,24,044.00	
		15 Jun, 2016	24,42,623.00	
		15 Jul, 2016	24,42,623.00	
		15 Aug, 2016	25,24,044.00	
		15 Sept, 2016	25,24,044.00	

r)

Series / Tranche	Type (Principal /Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
ANNAPURNA 14.90 IFMR Capital Finance Pvt. Ltd. (unsecured) - II	Interest	28 April, 2016	6,31,011.00	
		27 May, 2016	5,90,301.00	
		28 Jun, 2016	65,13,66.00	
		28 Jul, 2016	6,10,656.00	
		26 Aug, 2016	5,90,301.00	
		28 Sept, 2016	6,71,721.00	



We do not expect default in payment of principal / interest due in next half year.

15. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 31st March.2016.
16. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
17. The half-yearly results for the half-year ending on 31.03.2016 are attached as per the format in Annexure-II of Listing Agreement.
18. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on 31.03.2016, requiring this company to notify to Stock Exchange or Debenture Trustees.
19. The name, designation and contact details of "Compliance Officer" of this company are as under:

(A) Name of Compliance Officer	: Mr. Subrata Pradhan
(B) Designation	: Company Secretary
(C) Correspondence Address	: Plot No-1215/1401, Khandagiri Bari, Infront of Jaydev Vatika, Khandagiri, Bhubaneswar-751030
(D) Phone, Fax No.	: 08280336010
(E) Email ID	: subrat@ampl.net.in
20. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,

Name: Subrat Pradhan

For Annapurna Microfinance Pvt. Ltd

For Annapurna Microfinance (P) Ltd.

Subrata Pradhan
Company Secretary

Company Secretary

Countersigned by:

For GDA Trusteeship Ltd

Debenture Trustees

Annexure – 1 (Contd.)

Half Yearly Financial Results

(As per SEBI (Issue & Listing of Debt Securities) Regulations, 2008
& SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012)

Statement of Audited Financial results for the six month and year ended 31st March, 2016 (Amount in Rs.)

	Particulars	Six Months ended	Corresponding six months ended in the previous year	Year to date figures for current accounting year ended	Previous accounting year ended
		31st March 2016	31st March, 2015	31st March 2016	31st March, 2015
		Audited	Audited	Audited	Audited
1	Interest earned (a+b+c)	7121,67,820	3183,77,467	12573,37,182	4940,81,519
	a) Interest on advances	6700,42,247	2930,58,911	11854,15,344	4430,77,906
	b) Income on investments	206,13,897	89,38,886	302,34,911	102,88,294
	c) Interest on Fixed Deposits	215,11,677	163,79,670	416,86,928	407,15,319
2	Other Income	1735,19,758	574,52,849	2444,63,961	1086,64,814
3	Total Income (1+2)	8856,87,578	3758,30,316	15018,01,143	6027,46,333
4	Interest and Finance Cost	4378,45,083	2075,57,032	7397,81,430	3337,93,297
5	Operating Expenses (i+ii+iii+iv)	2442,84,209	1240,99,994	4355,26,875	2006,17,453
	i) Employees cost	1771,37,895	874,98,226	3132,22,826	1395,23,641
	ii) Depreciation and amortisation expenses	89,52,943	61,71,385	150,60,033	90,30,467
	iii) Other Operating expenses	581,93,371	292,87,803	1072,44,016	494,61,093
	iv) Prior period items (net of income related to previous periods/ years)	-	11,42,580	-	26,02,252
6	Total expenditure (4+5) excluding provisions and contingencies	6821,29,292	3316,57,026	11753,08,305	5344,10,750
7	Operating Profit before Provision and Contingencies (3-6)	2035,58,286	441,73,290	3264,92,838	683,35,583
8	Provisions (Other than tax) and contingencies	262,13,370	141,65,255	433,99,338	230,95,255
9	Exceptional items	-	-	-	-
10	Profit from ordinary activities before tax (7-8)	1773,44,916	300,08,035	2830,93,500	452,40,328
11	Tax expense	639,70,531	52,52,857	1011,94,610	146,76,041
12	Net profit for the year/ period	1133,74,385	247,55,178	1818,98,890	305,64,287
13	Paid-up equity share capital (Face Value of the Share of Rs. 10 each)	3138,11,550	2395,51,510	3138,11,550	2419,50,740
14	Reserves excluding Revaluation Reserves (As per balance sheet of previous accounting year)	8032,33,911	3380,92,897	8338,02,567	3746,74,584
15	Analytical Ratios				
	i) Capital Adequacy Ratio	19.43%	23.07%	19.43%	23.07%
	ii) Earning Per Share (EPS)	6.26	1.40	6.26	1.40
16	NPA Ratios				
	a) Gross/Net NPA	47,65,975/ 16,07,899	1,874,239/ 9,229	47,65,975/ 16,07,899	3,322,498/ 535,631
	b) % of Gross/Net NPA	0.066% / 0.022%	0.10% / 0.001%	0.066% / 0.022%	0.10% / 0.02%
	c) Return on Assets*	2.42%	0.70%*	2.42%	0.87%

* Not Annualised





B.S. Subudhi & Co.
CHARTERED ACCOUNTANTS

Date: 23/06/2016

Declaration about Status of Security

We hereby certify and declare that as on date, the value of the assets of M/s. Annapurna Microfinance Private Limited, charged to GDA Trusteeship Limited, the Debenture Trustee, in respect of Non-Convertible Debentures issued by this Company in pursuance of the Trust Deed executed by the Company, is adequate to cover the outstanding amount of the Non-Convertible Debentures, (NCDs)/ Bonds, with the agreed margin and that the assets are free from encumbrances or debts, save and except those specifically agreed to by the Debenture Trustee.

It is further certify that the said assets forming the security are the performing assets and adequate systems and procedures are in place for monitoring their repayments and adequate provisions are made for the bad and doubtful debts.

The Debt-Equity Ratio is 6.79 as on 31st March, 2016.

Chartered Accountant



Name of CA: B. S. Subudhi
B. S. Subudhi & Co., Chartered Accountants
Membership No. 052512



Computation of Asset Cover Ratio as on 31st March 2016	
Particulars	Amount in Rs. in Lakhs
Book Debts and Receivables	
_ Receivables under financing activity	71,856.76
_ Other current assets and receivables	2,886.94
_ Other Receivables	0.00
_ Cash and bank balances	20,378.27
_ Advances recoverable in cash or in kind or for value to be received, Good	176.95
Total receivables, book debts and other receivables (A)	95,298.92
Loans secured by first pari-passu charge	
_ Loan from banks against hypothecation of assets under finance, book debts and other receivables*	52,380.32
_ Secured Redeemable Non Convertible Debentures	29,083.32
Total Secured Loans (B)	81,463.64
Security Cover (A) / (B)	1.17



CALCULATION OF ASSET COVER

As on 31st March, 2016		INR in Lakhs	
Particulars	Amount	Total Amount	
Total Loans / Borrowings	85354.86		
Less: Unutilised Funds	15850.00	69504.86	
TOTAL ASSETS RECEIVABLES AS ON 31/03/2016 (A)		71856.76	
Limits against Hypothecation			
Term Loan & Working Capital Limits against hypothecated assets	36530.32		
Add: Asset Cover	3844.02		
Total		40374.34	
Limits against Hypothecation			
For NCD Series:			
Hinduja Leyland Finance (CBO-I)	41.67		
HLF-2 (CBO-V)	500.00		
HLF-3 (CBO VIII)	687.50		
Symbiotics-I	2920.00		
Symbiotics-II	3960.00		
Ratnakar Bank	500.00		
Blue Orchard-1	2400.00		
Blue Orchard-2	1500.00		
Blue Orchard-3	3840.00		
Triodos	1545.00		
Mahindra and Mahindra (CBO VI)	416.66		
Mahindra and Mahindra (CBO X)	1062.50		
Microvest	3300.00		
IFMR Investment	200.00		
Aditya Birla (CBO-XI)	1500.00		
Triple Jump-1	2040.00		
Triple Jump-2	2670.00		
Total		29083.32	
Add: Asset Cover			
Hinduja Leyland Finance (CBO-I)	34.27		
HLF-2 (CBO-V)	52.50		
HLF-3 (CBO VIII)	70.45		
Symbiotics-I	488.37		
Symbiotics-II	1.47		
Ratnakar Bank	64.65		
Blue Orchard-1	240.10		



Blue Orchard-2	150.10	
Blue Orchard-3	384.50	
Trilods	154.74	
Mahindra and Mahindra (CBO VI)	42.45	
Mahindra and Mahindra (CBO X)	106.97	
Microvest	2.77	
IFMR Investment	21.70	
Aditya Birla (CBO XI)	150.40	
Triple Jump-1	0.29	
Triple Jump-2	1.13	
Total		1966.88
TOTAL ASSETS HYPOTHECATED ON 31/03/2016 (B)		71424.54
Assets Free From Encumbrance (A) - (B)		432.22



Annexure – 3

Details of Complaints:

A) Status of Investor Grievance:

No. of Complaints pending at the end of previous half-year (30.09.2015)	No. of Complaints received during the half-year (01.10.2015 to 31.03.2016)	No. of Complaints resolved during the half-year
Nil	Nil	Nil

B) Details of complaints pending for more than 30 days:

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		
Nil	N.A	N.A	N.A	N.A	N.A

